UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

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GlobalCare Insurance Services, Inc.,)		Colole
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Plaintiff)		- †
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v.)	Civil Action No.	22 P
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GlobalCare, Inc.,		중 즉 로 유
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Defendant)	and the same of th	
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Plaintiff, GlobalCare Insurance Services, Inc., alleges as follows:

JURISDICTION AND VENUE

COMPLAINT

- 1. This Court has jurisdiction over the subject matter of this action pursuant to 15 U.S.C. §1121 and therefore also has jurisdiction pursuant to 28 U.S.C. §1331, §1338(a) and §1338(b).
 - 2. Venue is proper in this Court pursuant to 28 U.S.C. §1391(b).

THE PARTIES

- 3. Plaintiff, GlobalCare Insurance Services, Inc. (hereinafter, "GlobalCare Insurance"), is a corporation of Massachusetts, having its principal place of business at 220 Broadway, Lynnfield, Massachusetts 01940.
- 4. Defendant, GlobalCare, Inc. (hereinafter, "GlobalCare"), on information and belief, is a corporation of Georgia, having a principal place of business at 2001 Westside Parkway, Alpharetta, Georgia 30004.

DOCKETED

THE FACTS

- 5. Plaintiff, GlobalCare Insurance, provides travel insurance under the service mark and trade name, "GlobalCare," in interstate commerce, and has done so since 1987. An example of the material it uses to promote its services is attached as Complaint Exhibit A (three sheets). As a consequence of its long sale of travel insurance under the mark and name, GlobalCare Insurance has developed substantial good will for its travel insurance product, symbolized by the mark and name, "GlobalCare." The good will developed by GlobalCare Insurance has become a valuable asset of the company.
- 6. GlobalCare Insurance is the owner of U.S. Trademark Registration No. 2,435,061, registered March 13, 2001, for the service mark GLOBALCARE for "brokerage in the field of travel insurance." The registration is valid and subsisting. A copy of the registration is attached as Complaint Exhibit B.
- 7. Defendant, GlobalCare, on information and belief, by itself or through companies affiliated with it, has provided since 1997 health care referral services via the internet, electronic storage of medical records, and health care information featuring triage protocols via the internet, using the registered service mark GLOBAL CARE, using the registered service mark MEDTRIP, and the trade name GlobalCare, Inc.
- 8. Defendant, GlobalCare, on information and belief, sometime after the beginning of the year 2001, began offering under the marks "GlobalCare" and "MedTrip" more than health care referral services and health care information via the internet. It began offering travel insurance.

- 9. Attached as Complaint Exhibit C (four sheets) are promotional pieces circulated in March, 2001, on behalf of defendant GlobalCare, offering travel insurance under the service marks "GlobalCare," and "MedTripComplete," and the trade name, GlobalCare, Inc., in Massachusetts.
- 10. The circulation of material like that of Exhibit C and similar material, by Defendant, GlobalCare, and the offering and providing of travel insurance by GlobalCare under the service mark "GlobalCare" and the trade name, GlobalCare, Inc., has caused confusion between travel insurance provided by Plaintiff and travel insurance provided by Defendant, causing great damage to Plaintiff.
- 11. Defendant, GlobalCare, has used the registration symbol, ®, next to the mark "GlobalCare" in material it provides relating to travel insurance, in effect stating that the mark is registered in the U.S. Patent and Trademark Office for travel insurance services by GlobalCare. It is not so registered, and the use of the registration symbol, ®, by GlobalCare is therefore deceptive and misleading. It also leads to further confusion with GlobalCare Insurance's mark "GlobalCare" which is registered for travel insurance by GlobalCare Insurance.
- 12. Plaintiff, GlobalCare Insurance, has written to Defendant, GlobalCare, demanding that it cease using "GlobalCare" as a mark and trade name for travel insurance services.

 Defendant has continued to use "GlobalCare." Defendant's infringement of Plaintiff's rights is willful and wanton.

FIRST CAUSE OF ACTION (Federal Trademark Infringement)

13. Plaintiff, GlobalCare Insurance, repeats and realleges Paragraphs 1 through 12 of this Complaint as if fully set forth herein.

- 14. The use of the name and mark "GlobalCare" by the Defendant is so substantially similar to the use of "GlobalCare" by Plaintiff in connection with Plaintiff's sales of services as to constitute infringement of Plaintiff's federally-registered mark, in violation of 15 U.S.C. §1114(1). Such acts constitute the use in commerce of a reproduction, counterfeit, copy or colorable imitation of a registered mark in connection with the sale, offering for sale, distribution or advertising of goods or services on or in connection with which such use is likely to cause confusion, or to cause mistake, or to deceive, in violation of Section 32(1)(a) of the Lanham Act. 15 U.S.C. §1114 (1)(a).
- 15. As a result of Defendant, GlobalCare's, conduct, GlobalCare Insurance has suffered, and will suffer, damages in an amount not now precisely ascertainable, but which GlobalCare Insurance is entitled to recover at trial.
- 16. Defendant, GlobalCare's, aforesaid trademark infringement has caused, and is likely to cause, irreparable harm to Plaintiff. Plaintiff lacks an adequate remedy at law for the harm caused thereby.

SECOND CAUSE OF ACTION (Federal Unfair Competition)

- 17. Plaintiff repeats and realleges Paragraphs 1 through 16 of this Complaint as if fully set forth herein.
- 18. The use by Defendant, GlobalCare, of the term "GlobalCare" is likely to cause confusion, or to cause mistake, or to deceive as to the affiliation, connection or association of Defendant with Plaintiff, or as to the origin, sponsorship or approval by Plaintiff of the services of Defendant, all in violation of 15 U.S.C. §1125(a).

- 19. As a result of Defendant, GlobalCare's, conduct, GlobalCare Insurance has suffered, and will suffer, damages in an amount not now precisely ascertainable, but which GlobalCare Insurance is entitled to recover at trial.
- 20. Defendant, GlobalCare's, aforesaid trademark infringement has caused, and is likely to cause, irreparable harm to Plaintiff. Plaintiff lacks an adequate remedy at law for the harm caused thereby.

RELIEF REQUESTED

WHEREFORE, Plaintiff, GlobalCare Insurance, requests that this Court:

- (a) enjoin Defendant, its agents, servants, officers, employees, and representatives, and all other persons, firms, or corporations in active concert or participation with it,
 - (1) from engaging in any further act of infringement of Plaintiff's "GlobalCare" service mark and trade name;
 - (2) from selling, distributing, promoting, marketing, or advertising any travel insurance services or products using said term "GlobalCare," or any colorable imitation thereof;
 - (3) from engaging in any conduct that tends to confuse, cause mistake, or to deceive as to the affiliation, connection or association of Defendant with Plaintiff, or as to the origin of, sponsorship or approval by Plaintiff of, the products or services of Defendant;
- (b) order Defendant to deliver up to Plaintiff for destruction or other disposition, within thirty (30) days of final judgment herein, any and all advertising, promotional material, or other material relating to travel insurance in its possession or control that bear the term "GlobalCare" in violation of the injunction herein requested by Plaintiff;

- (c) order Defendant to recall from all channels of distribution any materials distributed by it that bear the term "GlobalCare," or any colorable imitations thereof, in connection with travel insurance services;
- (d) award damages according to proof at trial that Plaintiff has suffered as a result of Defendant's acts of infringement and unfair competition;
- (e) award to Plaintiff the profits realized by Defendant as a result of its acts of infringement and unfair competition;
- (f) award Plaintiff the costs of action, including reasonable attorney fees, pursuant to 15 U.S.C. §1117; and
 - (g) grant Plaintiff such other and further relief as the Court may deem just and proper.

Thomas V. Smurzynski

BBO #470820

Sean D. Detweiler BBO#639902

LAHIVE & COCKFIELD 28 State Street Boston, MA 02109 (617) 227-7400

Attorneys for Plaintiff, GlobalCare Insurance Services, Inc.

Dated: October 12, 2001

EMERGENCY MEDICAL TRANSPORTATION

#(M)

trip, the Assistance Provider will: Assistance Provider. If you become sick or injured on your These services are only available through the Designated

Provide round-trip economy airfare to send someone of your choice Arrange for and transport you to the nearest suitable medical facility: to be with you if you are traveling alone and are in the hospital for Provide you with assistance to return home, if medically necessary;

erid your baggage home; <mark>m</mark>ore than 10 days;

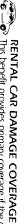
Return your children home with an escort if you are traveling with nem and they are left unattended;

nge for and transport your remains to your home city in the t your death.



BAGGAGE DELAY COVERAGE

If your baggage is delayed more than 24 hours, you will be reimbursed for the purchase of essential items.



This benefit provides primary coverage if the car you rented while on your trip is damaged due to collision, fire, flood theft, vandalism, windstorm or hail.



TRAVEL ACCIDENT COVERAGE

of eyesight. A partial benefit is paid for certain losses This benefit pays for accidental death, loss of limbs or loss



AIR FLIGHT ACCIDENT COVERAGE

a certified passenger aircraft provided by a regularly scheduled airline. **Only available when the GlobalCare** Provides coverage in the event of loss of life, or limbs due to an accident while traveling as a ticketed passenger on Cruise & Tour Protection is purchased within 14 days of making initial trip deposit.



WRITTEN BY COMMERCIAL UNION INSURANCE COMPANY (CU)

INSURANCE COVERAGES

EXCLUSIONS

The Certificate (or Policy) of Insurance details certain exclu



sions which apply to some or all coverages. Please read your Certificate or Policy carefully.





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your trip is cancelled or interrupted for the following cov-These coverages pay certain non-refundable expenses if TRIP CANCELLATION AND TRIP INTERRUPTION

PRE-EXISTING CONDITION EXCLUSION

including the coverage effective date, there was medical care, or their family member, if, during the 180 days preceding and advice, consultation or treatment received for the condition, or adjustment of medication for the condition. symptoms of the condition were present, or if there was any or death of you, a family member, traveling companion There is no coverage for any loss due to injury, sickness

PRE-EXISTING CONDITION EXCLUSION WAIVER

met. There is no extra charge to you. This exclusion will not apply if the following requirements are

Labor disputes resulting in the complete cessation of travel services;

home being made uninhabitable due to fire, flood, vandalism

ral disaste

diffuse and a string that occurs more than seven days after coverage

is curchased;

arrive within 30 days following the incident; Aterrorist incident in a foreign city to which you were scheduled to

Eation of travel services;

WAIVER REQUIREMENTS

1) You purchase the GlobalCare Cruise & Tour Protection within is the day after initial deposit); fourteen (14) days of making your initial trip deposit. (Day 1

-61/33

TRAVEL DELAY

penaed, required to serve on a jury, hijacked or quarantined

a traveling family member or a traveling companion being

EMERGENCY MEDICAL EXPENSE COVERAGE

transportation expenses.

you will be reimbursed for reasonable accommodation and If you are delayed 12 or more hours in the course of your trip,

- 2) The amount of the trip cancellation coverage purchased at added to your trip (or any arrangements not made through arrangements. The cost of any subsequent arrangements of payment for those arrangements. your travel agent) must be insured within fourteen (14) days that time equals the full cost of all non-refundable trip
- 3) The Trip Cost Per Person is no more than \$10,000. This waiver is not available for policies (for any benefit amounts) if the Irip Cost Per Person is greater than \$10,000.
- The booking for this trip must be the first and only booking for this travel period and destination.

Reimburses you if your baggage is lost, stolen, or damaged

BAGGAGE LOSS COVERAGE

able to you. Coverage not available to Canadian residents. due to sickness or injury which occurs while on your trip. This

coverage is excess over any medical or health insurance avail-This coverage reimburses you for certain expenses incurred

provided by a common carrier. Maximum of \$4,000 per travelwhile on your trip. This coverage is secondary to any coverage

ing group.

5 You must be medically able to travel when you pay your





nterna Domestic

Medical Condition Waiver Option Includes 14 Day Pre-Existing

Insurance Coverages underwritten by Commercial Union insurance Company - A CGU Company - CV21 12/99

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WHY BUY TRAVEL PROTECTION?

wants to discourage you by talking about it, but the fact is You probably don't want to think about it...and no one that travel involves some unique risks that are often beyond your control

chase of a house and car. You insure your home and car are you willing to gamble with your vacation when you have hundreds, or even thousands of dollars at risk? Think about it. If you are like most Americans, a vacation is the largest investment you will ever make, next to the pur-

WHY TAKE A CHANCE?

When you buy the GlobalCare Cruise & Tour Protection and Double Baggage Loss Benefit Exclusion Waiver, \$100,000 Air Flight Accident Coverage Tour Protection Plus includes: Pre-Existing Condition Plus benefits at no extra cost! The GlobalCare Cruise & within 14 days of making your initial trip deposit, you tutomatically receive GlobalCare Cruise & Tour Protection

PRE-EXISTING CONDITION EXCLUSION WAVER

extends to your family as well? Consider the health status know that the Pre-Existing Condition Exclusion Waiver existing condition." Well you may not be sick, but did you ing to yourself, "I'm not sick, I don't need coverage for a pre the Pre-Existing Condition Exclusion Waiver. You may be say-^orotection early in order to receive the added protection of One of the smartest things you can do to protect your vacaion investment is to purchase the GlobalCare Cruise & Tour

Siblings	🖒 Children
☐ Inlaws	Parents or grandparents

cause you to cancel or interrupt your trip? Can you afford Are you certain they don't have health problems that might o take that chance? Purchase the GlobalCare Cruise & our Protection now!

ACT NOW AND PURCHASE AT NO RISK

GlobalCare Cruise & Tour Protection. son, GlobalCare will, at a minimum, return the cost of your proposition! If you choose to cancel your trip for any rea-Purchasing the GlobalCare Cruise & Tour Protection within 14 days of making your initial trip deposit is a NO RISK

claim amount, or your plan cost — whichever is greater f you have a covered claim, GlobalCare will pay the covered

Questions? (800) 779-1017

FOR TRAVEL AGENTS USE ONLY

Lynnfield, MA 01940 220 Broadway, Suite 201 A Cocco Group Company GlobalCare Insurance Services, Inc.

E-mail: tvlins@tiac.net

Fax Number: 781-592-7720 1-800-821-2488 (nationwide) 781-595-0262 (local)

> Traveling with GlobalCare is like traveling with a trusted friend and travel expert Just Fill Out the Enrollment Form or Call Us for Immediate Enrollment! lt's Easy to Guarantee a Great Vacation!

ISE PROTECTION

BENEFITS	
INSURANCE COVERAGES	MAXIMUM BENEFIT PER PERSON
Trip Cancellation	Trip Cancellation Trip Cost Per Person

Trip Cancellation	Trip Cost Per Person
Trip Interruption	150% of the Trip Cost Per Person
Travel Delay	\$1,000
Baggage Loss	\$500 (\$4,000 Policy Maximum)
Baggage Delay \$100	\$100
Emergency Medical Expenses \$10,000 (Not available to Canadian residents)	\$10,000 \$1
Rental Car Damage	\sim
Travel Accident	\$25,000

NON-INSURANCE SERVICES Also included:

WORLD-WIDE EMERGENCY HOTLINE 24-HOURS-A-DAY, 7-DAYS-A-WEEK

- Emergency Medical Evacuation & Repatriation
- Medical Referral Legal Assistance
- Emergency Cash Transfer Pre-Travel Advice Lost Ticket and Passport Assistance

>Plus You automatically get the following GlobalCare Cruise & Tour Protection plan within 14 days of making your initial trip deposit. additional cost when you purchase your GlobalCare

Pre-Existing Condition Exclusion Waive

You don't have to worry about pre-existing medical conditions.

\$100,000 Air Flight Accident Coverage **Purchase Protection** Double Baggage Loss Benefit

Cancel your trip for any reason and receive at minimum refund of your GlobalCare Cruise & Tour plan cost.

TRAVEL PROTECTION PLAN PRICING

COST

	9,001 - 10,000	8,001 - 9,000	7,001 - 8,000	6,001 - 7,000	5,001 - 6,000	4,501 - 5,000	4,001 - 4,500	3,501 - 4,000	3,001 - 3,500	2,501 - 3,000	. 2,001 - 2,500	1,501 - 2,000	1,001 - 1,500	501 - 1,000	\$0 - \$500	PER PERSON	TRIP COST	
_	314	284	254	224	194	145	132	119	106	93	80	67	55	43	\$32	& Under	AGE 55	
	549	489	429	369	309	259	229	199	169	145	119	96	78	59	\$40	56 - 70	AGE	AGE
	675	605	535	465	395	325	285	245	215	185	155	125	98	73	\$50	71 - 80	AGE	BAND
	785	705	625	550	480	415	360	310	269	228	195	159	125	96	\$71	81+	AGE	

Call GlobalCare at (800) 779-1017 For Trips Over \$10,000 or Longer Than 31 Days

YOUR SATISFACTION IS GUARANTEED

cancel. If you have not already left on your trip, you 24-Hour Emergency Hotline Services within 10 days of Certificate (or Policy) of Insurance and Description of If you are not completely satisfied, simply return your will receive a full refund receipt and include a letter indicating your desire to

Page 9 of 14

WHY BUY TRAVEL PROTECTION?

that travel involves some unique risks that are often beyond wants to discourage you by talking about it, but the fact is You probably don't want to think about it…and no one

Think about it. If you are like most Americans, a vacation is have hundreds, or even thousands of dollars at risk? are you willing to gamble with your vacation when you chase of a house and car. You insure your home and car the largest investment you will ever make, next to the pur-

WHY TAKE A CHANCE?

and Double Baggage Loss Benefit. Exclusion Waiver, \$100,000 Air Flight Accident Coverage Plus benefits at no extra cost! The GlobalCare Cruise & within 14 days of making your initial trip deposit, you When you buy the GlobalCare Cruise & Tour Protection automatically receive GlobalCare Cruise & Tour Protection Tour Protection Plus includes: Pre-Existing Condition

PRE-EXISTING CONDITION EXCLUSION WAIVER

of your: know that the Pre-Existing Condition Exclusion Waiver existing condition." Well you may not be sick, but did you extends to your family as well? Consider the health status ing to yourself, "I'm not sick, I don't need coverage for a prethe Pre-Existing Condition Exclusion Waiver. You may be say-Protection early in order to receive the added protection of One of the smartest things you can do to protect your vacation investment is to purchase the GlobalCare Cruise & Tour

☐ Siblings **∟** Children 🗋 Inlaws Parents or grandparents

cause you to cancel or interrupt your trip? Can you afford to take that chance? Purchase the GlobalCare Cruise & Are you <u>certain</u> they don't have health problems that might Tour Protection now!

ACT NOW AND PURCHASE AT NO RISK

GlobalCare Cruise & Tour Protection. **son**, GlobalCare will, at a minimum, return the cost of your proposition! If you choose to cancel your trip for any rea-14 days of making your initial trip deposit is a NO RISK Purchasing the GlobalCare Cruise & Tour Protection within

If you have a covered claim, GlobalCare will pay the covered claim amount, or your plan cost — whichever is greater

Questions? (800) 779-1017

FOR TRAVEL AGENTS USE ONLY

GlobalCare Insurance Services, Inc. Lynnfield, MA 01940 A Cocco Group Company 220 Broadway, Suite 201

E-mail: tvlins@tiac.net Fax Number: 781-592-7720 1-800-821-2488 (nationwide) 781-595-0262 (local)

> 2AN DIEGO, CA 92191-9958 PO. BOX 919030 A Cocco Group Company

GlobalCare Cruise & Tour Protection

POSTAGE WILL BE PAID BY ADDRESSEE

SAN DIEGO, CA

FIRST-CLASS MAIL PERMIT NO. 25242 REPLY MA **BN2INE22**

CALLED STATES NECESSARY IF MAILED IN THE **3DATZO9 ON**

PROVIDED BY GLOBALCARE'S DESIGNATED ASSISTANCE PROVIDER 24-HOUR EMERGENCY HOTLINE SERVICES

of 24-Hour Emergency Hotline Services, along with the emergency hotline numbers to call for: Once you enroll, you will receive a complete Description

- Personal travel assistance;
- Referral to a doctor, hospital, pharmacy or dentist;
- Help in replacing lost travel documents or tickets;
- Referral for legal and bail bond assistance; Emergency messages to and from your home;
- Assistance arranging hospital deposits;
- Assistance with routine or emergency travel arrangements.

OUTLINE OF COVERAGES AND SERVICES Information you need to know

described in this brochure. Care Cruise & Tour Protection services and insurance coverages By enrolling and paying your plan cost, you will enjoy the Global

This brochure is not a contract of insurance. and limitations that apply to all coverages and services general basis only. There are certain restrictions, exclusions PLEASE NOTE: Benefits in this brothure are described on a

us at (800) 779-1017. do not receive your documents before you leave on your trip, call vices which describe the benefits and limitations in detail. If you certain states) and Description of 24-Hour Emergency Hotline Ser-You will receive a Certificate of Insurance (or Policy for residents of

stated herein. The plan cost payment is non-refundable except as otherwise visions of the plan. We reserve the right to reject applications tions, offer interpretations, alter, modify or waive any of the pro-No agent or other person has the authority to make representa

GENERAL PROVISIONS

marked, whichever occurs first. receive your payment, or the day after your application is post-Your coverage for Trip Cancellation begins either the day after we

ture date of your trip, whichever is later. you actually start your trip, or 12:01 AM of the scheduled depar Your other coverages and services begin either the date and time

date, or when you complete your trip, or when you reach your All coverages and services end either midnight of trip completion home, or when you cancel your trip, whichever occurs first.

United States or Canada. prior to trip departure, and whose primary residence is in the This plan is available to persons who pay the required plan cost

circumstances known or likely to occur. the specific listed unforeseeable and unexpected events, not from These coverages and services are designed to protect you from Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,435,061 Registered Mar. 13, 2001

United States Patent and Trademark Office

SERVICE MARK PRINCIPAL REGISTER

GLOBALCARE

GLOBALCARE INSURANCE SERVICES, INC. (MASSACHUSETTS CORPORATION) 220 BROADWAY LYNNFIELD, MA 01940

FOR: BROKERAGE IN THE FIELD OF TRAVEL INSURANCE, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 10-1-1987; IN COMMERCE 10-1-1987.

SER. NO. 75-908,513, FILED 2-2-2000.

JILL C. ALT, EXAMINING ATTORNEY



Outside Sales Support Network

The National Association for Independent Contractors and Outside Sales Travel Agents

Dear OSSN Member,

We are pleased to announce that we have chosen GlobalCare as the OSSN Preferred Supplier for Travel Insurance and assistance services

Why the change? Over the course of the last twelve months there have been numerous changes in the business model within the travel insurance industry that caused us to take a closer look at our choice of a preferred supplier.

The industry trend has been a lot like the airlines with reduced commissions being the wave of the future. By the end of 2001, the average commission paid for a policy sold will be 20% with some earning even less depending on how the policy was booked with the insurance provider.

While the commissions are being reduced, there is another disturbing trend, the retail price for the policy increases while the coverage a traveler receives has stayed the same or even worse, been reduced. Where \$20,000 used to cover the cost of an emergency evacuation, now the average cost is over \$50,000 and most policy limits are \$25,000 causing the traveler to pay the difference out of their pocket. None of these changes were good for you or the traveler.

All along the GlobalCare representatives had been telling us that they had a better way and they were right.

Not only are the commissions higher (average 40%), there are more product choices, even one suited for those clients who usually don't purchase travel insurance. There are also no commission penalties for phone or FAX orders. You can even book securely online through the OSSN website.

Higher commissions, higher coverage limits, lower retail pricing, what more could you ask for?

As you know, we strongly recommend that you sell travel insurance to every client and now you can earn the commission you deserve and provide your clients with the best coverage available by insuring them with GlobalCare.

Sincerely,

Gary M.Fee President

> 1340 U.S. Highway One, Suite 102 • Jupiter, FL 33469 (561) 743-1900 • Fax (561) 575-4371 • E-Mail: ossn@ossn.com http://www.ossn.com

2001 Westside Parkway, Suite 120 Alpharetta, Georgia 30004-7408 800 860 1111 + 770 475 1114 + fax 770 475 0058 www.globalems.com

Dear OSSN Member,

On behalf of the GlobalCare staff, let me say that we are very excited to have the opportunity to work with you as well as to provide your clients with the very best travel insurance plan that is available today.

Why is GlobalCare better? We have higher coverage limits, three products to choose, lower retail pricing for almost every price category, and higher commissions to you, on average 40%!

There are also some additional benefits to the traveler that no other travel insurance company has, like our Medical Help Desk where each and every call is answered by a Registered Nurse whose mission is to get your traveler back to good health as quickly as possible.

How do you enroll a traveler for our service? Three ways, FAX, phone, or electronically through the OSSN web site. The phone and FAX numbers are listed on the enclosed brochure. You may also print additional copies of the brochure by going to the OSSN web site, select the product and print. The electronic enrollment is on a secure server and is only accessible to you by using your OSSN membership information as a password.

Should you have any questions or enrollment concerns please call our CustomerCare department, 8am to 8pm EST Monday –Saturday. They can be reached at 800-249-2533.

I am sure there will be a few questions but one I can address now is how and when do you get your commissions? We have an accurate database of all OSSN members, when you enroll a traveler this will generate a commission report, which in turn generates a check during the month following the enrollment. We will then mail the check to the address contained in the OSSN database. This database is updated monthly for accuracy.

Again, let me thank you for the opportunity to serve both you and your clients and we look forward to seeing you in Cost Rica.

Sincerely,

Chris J. Poucher

Director, Industry Services

GlobalCare-MedPass







you need it most, $\mathbf{MedTrip}^{\scriptscriptstyle{(\! ar{B}\! \)}}$ is medical assistanc, when

Medical Assistance

Unlimited Access

medical help is only a phone call away. return to your vacation confident that day or night. Get answers quickly and Speak with a Registered Nurse anytime

Referrals Provider Network for kclusive Worldwide Medical

Unlimited Access

speaking, Western-Trained physicians Care® Exclusive Worldwide Provider clinics or hospitals thru the Global Referrals to pre-screened English

Network. CEvacuation, Repatriation & PReturn of Mortal Remains ARRANGE ARRANGE AND ARRANGE A

GUp to \$500,000
Evacuation, Repat
Mortal Remains
and paid-for (up t out-of-pocket expense to you. and paid-for (up to \$500,000) with NO Mortal Remains is arranged, managed Evacuation, Repatriation and Return of

Additional Services

SUnlimited Access
C Language Interpre

Language Interpretation

Assisted Physician appointment scheduling

Drug translation from Help Desk

Price per Person \$35.00 per trip

medical expense protection. Me. frip® Plus is MedTrip® with

Medical Expense Protection Up to \$100,000

costs while outside of the United States Your defense against expensive medica

physicians or hospitals. protection for necessary visits to Up to \$100,000 of medical expense

pocket expenses. reducing the likelihood of high out-of Direct pay for hospital admissions, thus

30 days	14 days 21 days	7 days	Trips up to	
\$161	\$ 33 	\$88	Rate per Person	Pricing:

Does your medical insurance cover you while you're outside the United States?

don't take a chance! If you don't know...

Payment for All Reimbursement Services

through LDG Re (London) Ltd. on behalf of the Houston Casualty Company. Provided to MedTrip* Complete subscribers exclusively by Overseas Insurance

Any person who knowingly and with intent to defraud any company or other person files an application for reimbursement or statement of claim containing any fact thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil

services may be purchased by anyone Application may be mailed, e-mailed, phoned or faxed for enrollment. Reimbursement

MedTrip® and MedTrip® Plus With: MedTrip[®] Complet

꼰.

Trip Cancellation / Interruption

Up to \$10,000

choose for your trip. accommodation up to the limit you due to be paid for travel and/or payments and other charges paid or For all irrecoverable deposits, advance

· Lost Baggage

Up to \$1,000

personal items during your trip. For lost or damaged baggage and/or

Accidental Death and Dismemberment

Up to \$25,000

and permanent disability. and irrecoverable loss of sight in one or both eyes, loss of one or more limbs For an accident resulting in: death, total

Trip Cost per Person (Including airfare, hotel, car rental, etc.) \$0-\$1,000 \$1,000-\$2,000-\$2,001-\$3,001-\$4,000 \$4,001-\$5,000 \$5,001-\$6,000 \$6,001-\$7,001-\$6,000	days	Price n/a \$204 \$270 \$304 \$304 \$421 \$481
\$0-\$1,000	\$109	n/a
\$1,000-\$2,000	\$133	\$204
\$2,001-\$3,000	\$200	\$270
\$3,001-\$4,000	\$233	\$304
\$4,001-\$5,000	\$293	\$363
\$5,001-\$6,000	\$351	\$421
\$6,001-\$7,000	\$4	\$481
\$7,001-\$8,000	\$468	\$539
\$8,001-\$9,000	\$526	\$596
\$9,001-\$10,000	\$586	\$656

and conditions will be provided at your request or services. A complete description of benefits, terms upon enrollment This brochure contains a brief description of

Urder Now

E-mail: medtrip@globalems.com or Call for Questions FAX: (770) 475-0058

(800) 249-2533

OBilling Address if Different OF OSSN Member/Travel Agency Use: 76 Print your Agent/Agency name as it appears 1 on your OSSN membership card. 1 Agent Name: 1 Agency Name: 2 Agency Name: 3 Dip Code:	Filed 10/12/0 Postination(s) CCTotal Trip Price per Person \$	of Address City/State/Zip Characterian
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Check the box beside the plan you have

Price per Person \$35.00 per trip, up to 30 days

\$9,001-\$10,000	\$8,001-\$9,000	\$7,001-\$8,000	\$6,001-\$7,000	\$5,001-\$6,000	\$4,001-\$5,000	\$3,001-\$4,000	\$2,001-\$3,000	\$1,000-\$2,000	\$0-\$1,000	icluding airfare, hotel, car rental, etc.)	rip Cost per Person	MedTrip [®] C	30 days	21 days	14 days	7 days	Trips up to	$\mathbf{MedTrip}^{ ext{@}}$	
\$586	\$526	\$468	\$411	\$351	\$293	\$233	\$200	\$133	\$109	up to 15 days	Price	omplete	\$161	\$133	\$=	\$88	Rate per Person	Plus	-
\$656	\$596	\$539	\$481	\$42 I	\$363	\$304	\$270	\$204	n/a	up to 30 days	è						rson		,

	Price/Person
×	#
	# of Travelers
	ers
Ш	
	Total Due

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Expiration Date

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accurate. These services go into effect at 12:01 am on the day after I represent that the above information is true and the dates are application. I also undertand that if payment is returned unpayable for the postmark, telephone purchase, e-mail, or fax transmission date any reason, these services become null and void upon acceptance. GlobalCare® reserves the right to reject any

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is not available in their area. evacuation when the appropriate medical care associated with an emergency medical also concerned about the enormous expense care should they become ill. This traveler is primary concern is getting appropriate medical $\mathbf{MedTrip}^{ ext{@}}$ - For the traveler whose

for you. outside of the U.S.? Are you on Medicare or insurance provider has coverage? This plan is Medicaid? $\mathbf{MedTrip}^{ ext{@}}$ \mathbf{Plus} - Are you taking a trip Not sure whether your health

comprehensive program available. need arise. MedTrip® Complete is the most as lost baggage will be reimbursed should the as well as other out-of-pocket expenses such knowing that their deposits and pre-payments traveler who enjoys the peace of mind $\mathbf{MedTrip}^{ ext{@}}$ Complete - For the

